

**Standard Medigap Plans
Available in Massachusetts
in 2012**

Comparison of Plans	Core	Supplement 1
Basic Benefits Included In All Plans:		
Hospitalization Part A Co-payments		
Days 61 - 90: \$289 per day	X	X
Days 91-150: \$578 per day	X	X
365 Additional Lifetime Hospital days - Paid in full	X	X
Part B Coinsurance -		
Coverage of coinsurance, in most cases, 20% of approved amount	X	X
Parts A and B Blood First 3 pints	X	X
Additional Benefits	Core	Supplement 1
Part A Deductible for Hospital Days 1 - 60		X
\$1156 per benefit period		
Skilled Nursing Facility Coinsurance		X
Days 21-100 - \$144.50 per day		
Part B Annual Deductible - \$140		X
Foreign Travel - For Medicare-covered services needed while traveling abroad.		X
Inpatient Days in Mental Health Hospitals In addition to Medicare's coverage of 190 lifetime days and less any days previously covered by plan in same benefit period	60 days per calendar year	120 days per benefit period

**Medicare Supplement Plans
Offered in Massachusetts
in 2012**

Medigap Carriers Please note that rates may change in 2012	Medicare Supplement Core	Medicare Supplement 1
Blue Cross & Blue Shield of MA (Medex™) 1-800-678-2265 sales/apps 1-800-258-2226 member services 1-800-522-1254 (TDD) www.bluecrossma.com (continuous open enrollment)	<p style="text-align: center;">\$99.48</p>	<p style="text-align: center;">\$186.47</p>
Fallon Health & Life Assurance Company 1-866-330-6380 sales/apps 1-800-868-5200 member services 1-877-608-7677 (TDD) www.fchp.org/medicare-choices (continuous open enrollment)	<p style="text-align: center;">\$103.00</p>	<p style="text-align: center;">\$187.00</p>
HPHC Insurance Company, Inc. 1-800-782-0334 sales/apps 1-877-907-4742 member services 1-888-259-8276 (TDD) www.harvardpilgrim.org (continuous open enrollment)	<p style="text-align: center;">\$98.50</p>	<p style="text-align: center;">\$185.50</p>
Humana Insurance Company 1-800-872-7294 sales/apps 1-800-866-0581 member services 1-800-833-3301 (TDD) www.humana-medicare.com (continuous open enrollment)	<p style="text-align: center;">\$137.18</p>	<p style="text-align: center;">\$214.41</p>

Tufts Insurance Company 1-800-714-3000 sales/apps 1-800-701-9000 member services TDD 1-800-208-9562 (member services) 1-888-899-8977 (sales/apps) www.tuftsmedicarepreferred.org (continuous open enrollment)	\$93.46	\$181.71
United HealthCare™ Insurance Company <u>Only for members of AARP</u> <u>(American Association of Retired Persons)</u> 1-800-523-5800 (continuous open enrollment)	\$129.25	\$211.50

**Medicare Advantage Plans
Offered in Massachusetts
in 2012**

Company	Plan Name	Plan Type	Monthly Premium	Drugs	Doctor Choice	Counties * partial county
AARP Medicare Complete Provided by Secure Horizons Phone: 1-800-547-5514	Medicare Complete Plus	HMO	\$0.00	Yes	Plan Doctors Only (some exceptions)	Middlesex Suffolk
	Medicare Complete Choice	PPO	\$20.00	Yes	Any Doctor	Barnstable Berkshire Bristol Dukes Essex Franklin Hampden Hampshire Middlesex Nantucket Norfolk Plymouth Suffolk Worcester
Blue Cross Blue Shield of Massachusetts Phone: 1-800-678-2265 TTY: 1-800-522-1254	Medicare HMO Blue PlusRx	HMO	\$181.00	Yes	Plan Doctors Only	Barnstable Bristol Essex Franklin Hampden Hampshire Middlesex Norfolk Plymouth Suffolk Worcester
	Medicare HMO Blue Value Rx	HMO	\$87.00	Yes	Plan Doctors Only	Barnstable Bristol Essex Franklin Hampden Hampshire Middlesex Norfolk Plymouth Suffolk Worcester

	Medicare PPO Blue PlusRx	PPO	\$134.00	Yes	Any Doctor	Barnstable Bristol Essex Franklin Hampden Hampshire Middlesex Norfolk Plymouth Suffolk Worcester
Erickson Advantage Phone: 1-800-989-1389	Erickson Advantage Signature with Drugs	HMO -POS	\$175.00	Yes	Plan Doctors Only	Essex Plymouth
	Erickson Advantage Signature without Drugs	HMO -POS	\$136.00	No	Plan Doctors Only	Essex Plymouth
Fallon Community Health Plan Phone: 1-888-377-1980 TTY: 1-877-608-7677	Fallon Senior Plan Plus Enhanced Rx	HMO	\$198.00	Yes	Plan Doctors Only	Franklin* Middlesex* Norfolk* Worcester
	Fallon Senior Plan Plus Enhanced Rx	HMO	\$92.00	Yes	Plan Doctors Only	Hampden
	Fallon Senior Plan Saver	HMO	\$28.00	No	Plan Doctors Only	Franklin* Middlesex* Worcester
	Fallon Senior Plan Saver	HMO	\$0.00	No	Plan Doctors Only	Hampden
	Fallon Senior Plan Saver Rx	HMO	\$54.00	Yes	Plan Doctors Only	Franklin* Middlesex* Norfolk* Worcester
	Fallon Senior Plan Saver Rx	HMO	\$6.00	Yes	Plan Doctors Only	Hampden
	Fallon Senior Plan Saver Basic Rx	HMO	\$21.00	Yes	Plan Doctors Only	Hampden
	Fallon Senior Plan Saver Enhanced Rx	HMO	\$65.00	Yes	Plan Doctors Only	Franklin* Middlesex* Norfolk* Worcester
	Fallon Senior Plan Super Saver RX	HMO	\$0	Yes	Plan Doctors Only	Franklin* Hampden Middlesex* Norfolk* Worcester
	Fallon Senior Plan Saver Enhanced Rx	HMO	\$17.00	Yes	Plan Doctors Only	Hampden

	Fallon Senior Plan Standard	HMO	\$96.00	No	Plan Doctors Only	Franklin* Middlesex* Worcester
	Fallon Senior Plan Standard	HMO	\$27.00	No	Plan Doctors Only	Hampden
	Fallon Senior Plan Standard Enhanced Rx	HMO	\$138.00	Yes	Plan Doctors Only	Franklin* Middlesex* Norfolk* Worcester
	Fallon Senior Plan Standard Enhanced Rx	HMO	\$69.00	Yes	Plan Doctors Only	Hampden
Health New England Phone: 1-413-787-0010 TTY: 1-800-439-2370	HNE Medicare Basic No RX	HMO	\$4.00	No	Plan Doctors Only	Franklin Hampden Hampshire
	HNE Medicare Basic RX	HMO	\$50.00	Yes	Plan Doctors Only	Franklin Hampden Hampshire
	HNE Medicare Plus RX	HMO	\$78.00	Yes	Plan Doctors Only	Franklin Hampden Hampshire
	HNE Medicare Premium No RX	HMO	\$68.00	No	Plan Doctors Only	Franklin Hampden Hampshire
	HNE Medicare Premium RX	HMO	\$134.00	Yes	Plan Doctors Only	Franklin Hampden Hampshire
	HNE Medicare Freedom (HMO-POS)	HMO	\$149.00	Yes	Plan Doctors Only	Franklin Hampden Hampshire
Tufts Health Plan Phone: 1-877-218-4835 TTY: 1-888-899-8977	Medicare Preferred HMO Basic	HMO	\$0.00	No	Plan Doctors Only	Barnstable Bristol* Hampden Hampshire Middlesex Norfolk Plymouth*
	Medicare Preferred HMO Basic	HMO	\$20.00	No	Plan Doctors Only	Essex Suffolk Worcester
	Medicare Preferred HMO Basic Rx	HMO	\$27.90	Yes	Plan Doctors Only	Barnstable Bristol* Hampden Hampshire Middlesex Norfolk Plymouth*

	Medicare Preferred HMO Basic Rx	HMO	\$47.90	Yes	Plan Doctors Only	Essex Suffolk Worcester
	Medicare Preferred HMO Prime	HMO	\$112.00	No	Plan Doctors Only	Barnstable
	Medicare Preferred HMO Prime	HMO	\$102.00	No	Plan Doctors Only	Bristol* Middlesex Norfolk Plymouth*
	Medicare Preferred HMO Prime	HMO	\$54.00	No	Plan Doctors Only	Hampden
	Medicare Preferred HMO Prime	HMO	\$82.00	No	Plan Doctors Only	Hampshire
	Medicare Preferred HMO Prime	HMO	\$126.00	No	Plan Doctors Only	Essex Suffolk Worcester
	Medicare Preferred HMO Prime Rx	HMO	\$139.90	Yes	Plan Doctors Only	Barnstable
	Medicare Preferred HMO Prime Rx	HMO	\$129.90	Yes	Plan Doctors Only	Bristol* Middlesex Norfolk Plymouth*
	Medicare Preferred HMO Prime Rx	HMO	\$81.90	Yes	Plan Doctors Only	Hampden
	Medicare Preferred HMO Prime Rx	HMO	\$109.90	Yes	Plan Doctors Only	Hampshire
	Medicare Preferred HMO Prime Rx	HMO	\$153.90	Yes	Plan Doctors Only	Essex Suffolk Worcester
	Medicare Preferred HMO Prime Rx Plus	HMO	\$170.40	Yes	Plan Doctors Only	Barnstable
	Medicare Preferred HMO Prime Rx Plus	HMO	\$160.40	Yes	Plan Doctors Only	Bristol* Middlesex Norfolk Plymouth*
	Medicare Preferred HMO Prime Rx Plus	HMO	\$112.40	Yes	Plan Doctors Only	Hampden

	Medicare Preferred HMO Prime Rx Plus	HMO	\$140.40	Yes	Plan Doctors Only	Hampshire
	Medicare Preferred HMO Prime Rx Plus	HMO	\$184.40	Yes	Plan Doctors Only	Essex Suffolk Worcester
	Medicare Preferred HMO Value	HMO	\$72.00	No	Plan Doctors Only	Barnstable Bristol* Middlesex Norfolk Plymouth*
	Medicare Preferred HMO Value	HMO	\$24.00	No	Plan Doctors Only	Hampden
	Medicare Preferred HMO Value	HMO	\$52.00	No	Plan Doctors Only	Hampshire
	Medicare Preferred HMO Value	HMO	\$93.00	No	Plan Doctors Only	Essex Suffolk Worcester
	Medicare Preferred HMO Value Rx	HMO	\$99.90	Yes	Plan Doctors Only	Barnstable Bristol* Middlesex Norfolk Plymouth*
	Medicare Preferred HMO Value Rx	HMO	\$51.90	Yes	Plan Doctors Only	Hampden
	Medicare Preferred HMO Value Rx	HMO	\$79.90	Yes	Plan Doctors Only	Hampshire
	Medicare Preferred HMO Value Rx	HMO	\$120.90	Yes	Plan Doctors Only	Essex Suffolk Worcester
Universal American Phone: 1-800-996-8867 TTY: 1-800-974-8089	Today's Options Premier 200	PFFS	\$75.00	No	Any Willing Doctor	Berkshire Nantucket
	Today's Options Premier 200	PFFS	\$35.00	No	Any Willing Doctor	Dukes
	Today's Options Premier Plus 250A	PFFS	\$148.00	Yes	Any Willing Doctor	Berkshire Nantucket
	Today's Options Premier Plus 250A	PFFS	\$100.00	Yes	Any Willing Doctor	Dukes

	Today's Options Premier 400	PFFS	\$28.00	No	Any Willing Doctor	Berkshire Nantucket
	Today's Options Premier 400	PFFS	\$14.00	No	Any Willing Doctor	Dukes
	Today's Options Premier Plus 450B	PFFS	\$64.00	Yes	Any Willing Doctor	Berkshire Nantucket
	Today's Options Premier Plus 450B	PFFS	\$43.00	Yes	Any Willing Doctor	Dukes

HMO = Health Maintenance Organization A type of plan in which you can only go to doctors, hospitals and other providers that belong to the plan network, except in an emergency.

MSA = Medical Savings Account A plan that has two parts. The first part is a high-deductible Medicare Advantage MSA Health Plan. This health plan won't begin to pay covered costs until you have met the annual deductible, which varies by plan. The second part is a Medical Savings Account into which Medicare deposits money that you may use to pay health care costs.

PPO = Preferred Provider Organization A type of plan in which you pay less if you use doctors, hospitals, and other providers that belong to the plan network. You can use doctors, hospitals, and other providers outside of the network for an additional cost.

PFFS = Private Fee for Service A type of Medicare Health Plan in which you may go to any Medicare-approved doctor or hospital that accepts the plan's payment. The insurance plan, rather than the Medicare Program, decides how much it will pay and how much you will pay for the services you have. Under this type of plan you may pay more or less for Medicare-covered benefits and you may have extra benefits that Original Medicare Plan doesn't cover.

SCO = Senior Care Option A voluntary program that combines health care services with social support services to help low-income seniors maintain their health and stay in their own homes. With SCO, a team of medical professionals works together to provide you with care that is individually tailored to meet your needs. You must be 65 years of age or older and eligible for MassHealth (Medicaid) to join; you may also have Medicare.

SNP = Special Needs Plan A special type of Medicare Advantage Plan that provides all Medicare Part A and Part B health care and services to people who can benefit the most from things like special care for chronic illnesses, care management of multiple diseases, and focused care management. These plans may limit membership to people in certain institutions (like a nursing home), eligible for both Medicare and Medicaid, or with certain chronic or disabling condition.